

I would like to submit for comment in response to proposed rulemaking SNPRM that would enhance the ability of prospective motor carrier employers to make sound hiring decisions and at the same time protect the privacy of the drivers. I believe that this regulation should be expanded to include insurers of commercial autos. This would allow professional underwriters access to information to assist their insureds in making prudent driver decisions. Many times trucking company owners are influenced by their immediate need to fill trucks and often risk managers of trucking firms face these same pressures which does impact their driver decisions. Allowing the insurance company access to the same information would enhance the decision making process and offer another professional opinion on the safety risk presented by each driver. Insurer's already try to be as involved as possible with their insureds in regards to driver decisions to limit their potential claim liability. Allowing the two to have access to the same information and partner together in making these decisions just makes sense. The trucking firm and insurer working together on driver decisions via access to identical information will keep marginal drivers off the roads which will provide a safer atmosphere for the motoring public, enhance the safety operation of trucking firms, and help to control insurance cost.